

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

JOSAND A BISHOP

Debtor(s)

Case No. 19-12837-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/02/2019.
- 2) The plan was confirmed on 12/05/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/08/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,139.00.
- 10) Amount of unsecured claims discharged without full payment: \$68,958.42.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$28,761.74
Less amount refunded to debtor	\$812.50

NET RECEIPTS: \$27,949.24

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,824.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,324.16
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,148.16

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM INC	Unsecured	94.00	NA	NA	0.00	0.00
ARIA HEALTH	Unsecured	1,600.00	NA	NA	0.00	0.00
ARIA HEALTH PHYSICIAN SERVICES	Unsecured	545.00	NA	NA	0.00	0.00
AVANT	Unsecured	9,362.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	471.00	NA	NA	0.00	0.00
CITY OF PHILA	Secured	NA	74.06	74.06	74.06	0.00
CITY OF PHILA	Secured	NA	286.56	286.56	286.56	0.00
DIAGNOSTIC IMAGING INC	Unsecured	912.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	8,911.22	8,911.22	1,180.27	0.00
KINECTA FEDERAL CREDIT UNION	Secured	NA	15,163.68	12,446.43	12,446.43	0.00
MNAP DIAGNOSTIC IMAGING LLC	Unsecured	NA	250.00	250.00	19.64	0.00
MNAP DIAGNOSTIC IMAGING, LLC	Unsecured	250.00	NA	NA	0.00	0.00
NELNET	Unsecured	2,942.00	NA	NA	0.00	0.00
NELNET	Unsecured	2,119.00	NA	NA	0.00	0.00
NELNET	Unsecured	1,728.00	NA	NA	0.00	0.00
NELNET	Unsecured	437.00	NA	NA	0.00	0.00
NELNET ON BEHALF OF ECMC	Unsecured	NA	4,300.58	4,300.58	553.38	0.00
ONEMAIN FINANCIAL GROUP, LLC	Unsecured	NA	3,460.75	3,460.75	458.37	0.00
PGW	Unsecured	3,733.02	NA	NA	0.00	0.00
PNC BANK,N.A.	Secured	NA	94,436.58	4,700.08	4,700.08	0.00
RASMUSSEN COLLEGE	Unsecured	226.24	NA	NA	0.00	0.00
TRANSWORLD SYSTEM INC	Unsecured	512.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	15,721.56	15,721.56	2,082.29	0.00
US DEPARTMENT OF EDUCATION/G	Unsecured	15,677.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,700.08	\$4,700.08	\$0.00
Debt Secured by Vehicle	\$12,446.43	\$12,446.43	\$0.00
All Other Secured	\$360.62	\$360.62	\$0.00
TOTAL SECURED:	\$17,507.13	\$17,507.13	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$32,644.11	\$4,293.95	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,148.16</u>	
Disbursements to Creditors	<u>\$21,801.08</u>	
TOTAL DISBURSEMENTS :		<u>\$27,949.24</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/13/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.